

Certificate Number: 14912-CAC-DE-024646089

Bankruptcy Case Number: 14-12405



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 3, 2014, at 11:55 o'clock PM EST, Sandra Maas completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Central District of California.

Date: December 3, 2014 By: /s/Jai Bhatt for Test Test

Name: Test Test

Title: Issuer